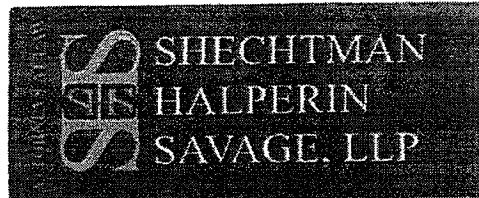


## **EXHIBIT D**



*Attorneys At Law*  
*A Limited Liability Partnership*

December 27, 2017

9414 8149 0113 5940 7115 10

Estate of Apolonia M. Morais  
120 Lena Street  
East Providence, RI 02914

Loan No.: XXXXXX1590

Dear Madam/Sir:

This firm serves as legal counsel to Citizens Bank, N.A. (the "Lender"), holder of a mortgage from Apolonia M. Morais to Citizens Bank of Rhode Island dated April 13, 2004 (the "Mortgage"), encumbering certain real property and improvements thereon located at 120 Lena Street, East Providence, RI (the "Property") which secures a certain promissory note executed by Jose Faria and Apolonia M. Morais (the "Note"; together with the Mortgage and all other documents executed in connection therewith, the "Loan Documents") of the same date.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including the failure to make monthly payments due under the Note. Under the terms of the Loan Documents you may cure the default by paying the amounts set forth below on or before January 26, 2018 (the "Cure Date"). Please be advised only certified funds will be accepted.

Monthly payments due and owing for January 2017 through December 2017	\$7,897.68
Late charges	\$140.00
Escrow Advance	\$10,287.94
Mtgr Rec Corp Adv	\$399.00
Legal fees and expenses	786.16
<b>TOTAL DUE</b>	<b>\$19,510.78</b>

If the default is not cured by December 31, 2017, the January 2018 loan payment must also be included.

1080 Main Street  
Pawtucket, Rhode Island 02860  
p 401.272.1400 f 401.272.1403  
[www.shslawfirm.com](http://www.shslawfirm.com)

If the default is not cured by the Cure Date, the balance of the Note may be deemed accelerated without further demand, and the Lender may proceed with foreclosure of the Mortgage. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

As of the date of this letter, the Mortgage secures the amount of \$42,768.84. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. At the present rate in effect, interest on the Note accrues at \$4.29 per day. The rate of interest on the Note may vary under the terms thereof.

Notwithstanding any acceleration, pursuant to the terms of the Mortgage, you have the right to reinstate your loan by paying to us all sums which would then be due under your Mortgage had no acceleration occurred plus our attorneys' fees and other reasonable costs of proceedings which have been incurred as of the date of such payment. You have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

Unless you notify **Shechtman Halperin Savage, LLP** within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, we will assume the debt is valid. If you notify **Shechtman Halperin Savage, LLP** of your dispute in writing within 30 days after receiving this notice, we will obtain verification of the debt and will mail you a copy of such verification. Upon written request, within the 30-day period, **Shechtman Halperin Savage, LLP** will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Very truly yours,

*M. L. P.*

Maggie L. Pitts-Dilley, Esq.

Certified Mail/RRR  
and Regular Mail